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J. W. HEDDEN, SR. Editor
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GOVERNOR'S MESSAGE

Governor Morrow has read his message of 5,000 words to the Legislature. Elsewhere in this issue we print a digest. For this term the Legislature will have much to do. It is no time to play politics. There are legislative needs and, though time is short in which to perfect and enact, it is better not to hasten. The agricultural department is in need of immediate action, but such thought should be given that results will be for the best interests of the farmers; so worded that the question of its constitutionality will not enter into it. The message is only chapter one.

The needless offices and officers figure in economic government, and it matters not whatever it is there is a direct salary that comes off the masses, the effects are the same. That such positions, sapping the very life of the people, exist there is no doubt. The Legislature can use the pruning knife and whether or not they will do it remains to be seen. The Governor is in position to know Kentucky's needs and while the message is a good starter, we shall expect more.

THE BANKS

The condition of the banks is the business pulse of the locations in which they operate.

Tuesday's issue gave out the statements of our four banks. Their condition is not only favorable to a normal business condition, but is an indicator of prosperity. Their moneys are sufficient to handle any business that may come this way. The managements have been wise and up-to-date and we are fortunate to be at a point to invite new business.

The man, men or concerns in any way pessimistic can be relieved of these blues by re-reading these statements.

HOMEY PHILOSOPHY FOR 1922

"The art of government," says communist Bernard Shaw, who has made a fat fortune by writing brutal cynicisms, "is the organization of idolatry." Government is a democracy, is by the people and for the people. Without their consent it would not exist. Not liking the blood, or the torture, or the separation of families of the legalized free love, or the starvation of millions, all of which go naturally and freely with communism, the people of democracies gladly consent to government. If you call that idolatry, Bernard, make the most of it.

For Printing, see The Advocate.

VIRGIL P. LARY
Federal Tax Consultant
OFFICES:
Winchester and Bowling
Green, Ky.

A Chicago policeman is charged with having demanded \$200 as the price of his silence.—El Dorado Times. Maybe he is a second Casuso.

President McCracken of Vassar says that a woman of fifty is ahead of a man.—Little Rock Gazette. That's a long lead, but the villain still pursues her.

Stanton
Regent Snowden, Correspondent

Chester Sparlock and mother, of Lexington, were guests of Miss Pearl Skidmore Friday.

Thomas Baker, of Epperly, W. Va., is visiting relatives here this week.

A New Year's dance was given at the home of Miss Pearl Skidmore in honor of her cousin, Sylvia Skidmore. Among those present were: Regent Snowden, Alta Faulkner, Alice Daniel, Nina Tipton, Irene Cunningham and Lula Derriksen; Arbor Snowden, William Mansfield, William and Floran Ewen, Frank Baker, Holt and George Derriksen and Thomas Baker. An enjoyable time was reported by all.

Alta Faulkner, of Bowen, was here to spend the week-end with her sister, Mrs. Stark Kolar.

Alice Snowden, of Covington, is here visiting his cousin, Arbor Snowden.

Mrs. C. B. Skidmore and daughter, Sylvia, have returned home after a week's visit with Pearly Skidmore.

A crowd from here gave Miss Alta Faulkner at Bowen a surprise party Tuesday night. Among those going were: Pearl Skidmore, Regent Snowden, Opha Frazier, Grace White and Sylvia Skidmore; Arbor Snowden, William Mansfield, Frank Baker, Arlie Snowden, Chester Sparlock and Thomas Baker.

Alice Daniel has returned to Richmond, where she attends school, after spending the holidays at home.

Mina Tipton is visiting in Winchester this week.

Thomas and Frank Baker motored to Winchester Monday.

OWINGSVILLE

Miss Christine Anderson entertained New Year's eve with a dinner and watch party. Her guests were: Misses Mae Shroat, Leona Palmer, Virginia Anderson, Lucille Moore; Messrs. Stanley Laughlin, of North Middletown; Roy Johnson, Flemingsburg; James Arnold Mark, Arthur Markland and Bascom Thompson.

The Woman's Club met Monday afternoon at the home of Mrs. B. M. Goodpaster. After a short business session presided over by the president, Mrs. Edgar Denton, the following program was given:

Our prominent men in invention.
Roll Call—Current Events.

Musio.
Wilbur and Orville Wright—Mrs. Hayden Lacy.

Morse and Bell—Mrs. Eugene Brother.

Song.
Our Industrial Inventions—Mrs. Hampton.

W. S. Thompson was in Lexington Saturday on business.

Stanley Laughlin, North Middletown, spent the week with Oscar Shields.

Miss Lorena Jones has returned to her home in Cynthiana after a short visit with relatives here.

Mrs. J. L. Byron was the guest of Mrs. Mae Duncan, Nicholasville, Friday and Saturday.

Mr. and Mrs. S. F. Owsley had as week-end guests, H. E. Keller, Louisville, and Clark Bascom and daughter, Miss Sue Bascom, Millersburg, and Miss Madge Shroat.

Robert McGuire, Louisville, and Joe Ed Lindsey, Winchester, have been visiting their aunt, Mrs. J. B. Hampton, for the last week.

Miss Edna Byron left for the Cincinnati College of Music after spending the holidays with her parents, Mr. and Mrs. J. N. Byron.

Mrs. Rolfs, Millersburg, visited Mrs. J. W. Shankland the last of the week.

Roy Johnson, Flemingsburg, visited friends here during the week-end. Adair Richards and guest, Angus Worthing, Minnesota, have returned to the University of Virginia after spending the holidays here.

Miss Ethel Ulery and Miss Nettie Thomas left for the Eastern State Normal school, Richmond.

Mrs. C. W. Young and son, Preston, have returned from a visit with relatives in Paris.

Mrs. S. V. Johnson and daughter, Miss Thelma, returned Saturday from a visit with Mr. and Mrs. A. E. Thomas, in Huntington.

Miss Kathleen Palmer and Everett Young left Sunday to resume their work in a business college in Lexington.

Miss Lucille Catlett has returned from a short visit with relatives in Mt. Sterling and Paris.

Morgan Atchison, Frankfort, visited his father, Judge A. L. Atchison, several days last week.

Miss Edna Chandler has returned to Louisville, where she teaches, after spending the holidays with her parents, Mr. and Mrs. Riley Chandler.

W. C. Jackson, Fleming county, was here Saturday.

Mr. and Mrs. S. F. Owsley will leave Tuesday for a short stay in Louisville.

S. F. Owsley entertained a few of his friends New Year's eve with a watch party in honor of his guest, J. C. Keller, Louisville. Luncheon was served at midnight. Those present were Glen Perry, Fassett Botts, Clark Lane, John McKinnon, J. B. Hampton and J. C. Keller.

George Alexander, Logan, W. Va., visited relatives here last week.

Miss Lillian Palmer gave a party to a number of her friends Saturday afternoon at her home on Coyle street. Those invited were: Louise Ross, Rose Brother, Lillie James Shroat, Nancy Louise Shroat, Marie Coleman Elliott, Mary Alline Latham, Edna Coyle, Mary Margaret Barber, Allen Anderson, Virginia Katherine Shroat, Marjorie Ammerman, Martha Ammerman, Clara Bascom Lane, Mary Frances Palm-

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For Sale—Miscellaneous

WM. ADAMS & SON
Marble and Granite Monuments.
Large Stock, Prompt Delivery, Motor Truck Service, 503 West Main Street, Lexington, Ky. 1-yr.


WANTED — Everybody to know
that I sell the famous John Deere Wagons and Post Buggies. Also carry a complete line of saddles and harness.—J. B. LYONS.

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A good residence; all modern conveniences. Will trade for farm. Call this office. (10-1f)

er, Winston, Byron, Ruth Power, Lodema Morgan, Lida Scott Reid, Mildred Young, Pauline Young, Nancy Belle Moss, Eugenia Coyle and Marian Conner Dawson.

New Year special: Living this life is not so hard after you have found a place in which to do it.



Old Man or Dead Man

You'll be One or the Other

Money for you when you are old! Money for yours when you are gone!
Provide protection against these two events.

One of These Three May Happen to You—Tomorrow

Sickness, Accident, Permanent Disability. The Multiple Income Policy assures you of a regular monthly income during any of these calamities. What a comforting thing to know that, while laid up, money will be coming to you to take care of you and your family.

"it pays 5 ways"

The Multiple Income Policy

- (1) Sickness \$200 a month to You while laid up.
- (2) Accident \$200 a month to You while disabled.
- (3) Permanent Disability \$300 a month to You for one whole year and \$100 a month thereafter for life.
- (4) Old Age During old age—after 65—You receive a monthly income for life.
- (5) Death \$100 a month during life of your beneficiary in event of your death and \$10,000 extra should your death be accidental.

Fill in and mail this coupon NOW. Tomorrow YOU may take your place among those unfortunate.

H. G. HOFFMAN, General Agent
MT. STERLING, KENTUCKY.

Please send book descriptive of your new Multiple Income Policy that "pays 5 ways."

Name _____
No. _____ Street _____ Town _____
Occupation _____
Date of Birth—Month _____ Day _____ Year _____
A-15

You may look out for yourself, but you can't think for the carious driver. A crash and your income stops.

Insured for life is a wheel chair! It happens to thousands. Who will support you?

SPECIALS-

For Friday and Saturday

Ladies' Heather Cord Hose, Brown, 98c value, now.....	50c
Boys' Extra Heavy Ribbed Hose, double knee, special, pair.....	19c
24-inch Light Percales, at per yard.....	10c
Wolverine Blankets, 72 by 84 inches, special at per pair.....	\$4.48
Congoleum Rugs, 18 by 36 inches, at each.....	25c
27-inch Dark Outings, at per yard.....	10c
Heavy Cotton Suiting (similar to Indian Head) at per yard.....	15c
1 lot Dark Brown Oxfords, medium heel, at.....	\$3.98
24 by 48 inch Velvetone Rugs, at each.....	\$1.98
Velvetone Carpeting, at per yard.....	69c

You will find a great many bargains in our Basement, especially on our large Remnant Table.

KELLER'S

"THE QUALITY HOUSE
THAT SERVICE BUILT"

Main Street

Mt. Sterling, Ky.

The Auctioneer says
When a farmer
ADVERTISES
his Public Sale
in this Paper, I
know he'll have
a crowd of eager
buyers.